

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION**

In re:

MARTINA M EVERETTE

Debtor(s)

Case No. 19-11172-PMM

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/26/2019.
- 2) The plan was confirmed on 12/20/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/07/2024.
- 6) Number of months from filing or conversion to last payment: 59.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$16,172.00.
- 10) Amount of unsecured claims discharged without full payment: \$188,704.09.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$18,000.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$18,000.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,475.98
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$5,475.98**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AES/PHEAA	Unsecured	397.00	NA	NA	0.00	0.00
AMCA/AMERICAN MEDICAL COLLEGE	Unsecured	327.00	NA	NA	0.00	0.00
AVANT	Unsecured	8,978.00	NA	NA	0.00	0.00
BMW FINANCIAL SERVICES N.A. LLC	Unsecured	NA	904.50	904.50	42.95	0.00
CAPITAL ONE	Unsecured	1,245.00	NA	NA	0.00	0.00
CAPITAL ONE / SAKS F	Unsecured	4,403.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) N.A. CABE	Unsecured	NA	2,846.42	2,846.42	135.16	0.00
CAPITAL ONE BANK (USA) N.A. CABE	Unsecured	NA	1,451.02	1,451.02	68.91	0.00
CAPITAL ONE/NEIMAN MARCUS/BEE	Unsecured	9,551.00	NA	NA	0.00	0.00
CHASE BANK USA, N.A.	Unsecured	NA	1,045.90	1,045.90	49.67	0.00
CITY OF PHILA	Secured	NA	1,389.25	1,389.25	1,389.25	0.00
CITY OF PHILADELPHIA	Unsecured	396.00	NA	NA	0.00	0.00
CITY OF PHILADELPHIA	Unsecured	400.00	NA	NA	0.00	0.00
CITY OF PHILADELPHIA	Unsecured	401.00	NA	NA	0.00	0.00
CITY OF PHILADELPHIA	Unsecured	525.00	NA	NA	0.00	0.00
COMCAST	Unsecured	496.00	NA	NA	0.00	0.00
COMCAST	Unsecured	NA	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICE	Unsecured	197.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	1,413.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	NA	7,072.06	7,072.06	335.82	0.00
ECMC	Unsecured	NA	399.03	399.03	18.95	0.00
FEDLOAN SERVICING	Unsecured	9,020.00	NA	NA	0.00	0.00
FEDLOAN SERVICING	Unsecured	7,009.00	NA	NA	0.00	0.00
FEDLOAN SERVICING	Unsecured	5,930.00	NA	NA	0.00	0.00
FEDLOAN SERVICING	Unsecured	5,333.00	NA	NA	0.00	0.00
FEDLOAN SERVICING	Unsecured	4,383.00	NA	NA	0.00	0.00
FEDLOAN SERVICING	Unsecured	4,319.00	NA	NA	0.00	0.00
FEDLOAN SERVICING	Unsecured	3,910.00	NA	NA	0.00	0.00
FEDLOAN SERVICING	Unsecured	3,443.00	NA	NA	0.00	0.00
FEDLOAN SERVICING	Unsecured	3,285.00	NA	NA	0.00	0.00
FEDLOAN SERVICING	Unsecured	1,677.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
GREENSKY,LLC	Unsecured	NA	2,938.28	2,938.28	139.53	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	9,197.71	9,197.71	436.75	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	NA	196,999.36	5,170.48	5,170.48	0.00
LOANCARE LLC	Unsecured	7,500.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	NA	1,193.08	1,193.08	56.66	0.00
ONEMAIN FINANCIAL	Unsecured	8,222.00	NA	NA	0.00	0.00
PECO ENERGY	Unsecured	600.00	NA	NA	0.00	0.00
PECO ENERGY	Unsecured	297.00	NA	NA	0.00	0.00
PENNSYLVANIA DEPT. OF REVENUE	Unsecured	NA	NA	NA	0.00	0.00
PENNSYLVANIA DEPT. OF REVENUE	Priority	NA	NA	NA	0.00	0.00
PGW	Secured	NA	1,765.92	1,020.40	1,020.40	0.00
PGW	Unsecured	NA	NA	745.52	35.40	0.00
PHILADELPHIA PARKING AUTHORITY	Unsecured	NA	1,089.00	1,089.00	0.00	0.00
POLICE & FIRE	Unsecured	2,968.00	NA	NA	0.00	0.00
POLICE AND FIRE FCU	Unsecured	968.00	NA	NA	0.00	0.00
POLICE AND FIRE FEDERAL CREDIT	Unsecured	NA	3,000.00	3,000.00	142.45	0.00
POLICE AND FIRE FEDERAL CREDIT	Unsecured	NA	986.42	986.42	46.84	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	8,864.91	8,864.91	420.94	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	2,068.52	2,068.52	98.23	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	1,001.59	1,001.59	47.56	0.00
PREMIER BANKCARD, LLC.	Unsecured	NA	546.22	546.22	25.94	0.00
PREMIER BANKCARD, LLC.	Unsecured	NA	904.06	904.06	42.93	0.00
SOUTHWEST CREDIT SYSTEMS	Unsecured	230.00	NA	NA	0.00	0.00
U.S. DEPARTMENT OF EDUCATION	Unsecured	NA	48,420.08	48,420.08	2,299.20	0.00
WELLS FARGO BANK	Unsecured	557.00	NA	NA	0.00	0.00
WELLS FARGO BANK, N.A.	Secured	NA	593.66	500.00	500.00	0.00
WELLS FARGO BANK, N.A.	Unsecured	NA	NA	93.66	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$5,170.48	\$5,170.48	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$2,909.65	\$2,909.65	\$0.00
<b>TOTAL SECURED:</b>	<b>\$8,080.13</b>	<b>\$8,080.13</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$94,767.98</b>	<b>\$4,443.89</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$5,475.98</u>
Disbursements to Creditors	<u>\$12,524.02</u>

**TOTAL DISBURSEMENTS :** **\$18,000.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/03/2024

By: /s/ Kenneth E. West

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.